

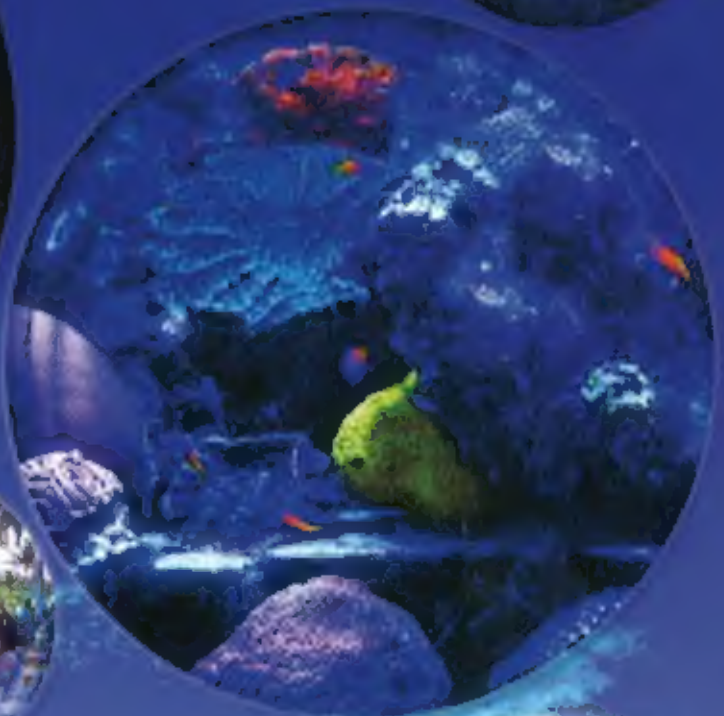
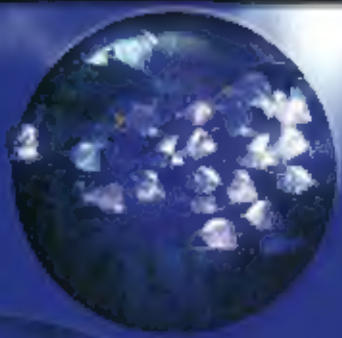


July 2004

Spotlight

American Income Life & National Income Life

Volume 37 • Number 7



Convention...
Relive
the
Adventure



FROM THE DESK OF:
Roger Smith
President & CEO
American Income Life

Share the Opportunity

I recently received a letter from Mr. Rapoport, the founder of American Income, which I would like to share with you. The letter reads as follows:

"I want to share with you some assessments of why American Income and National Income are doing so great!

Some 55 years ago when I founded American Income, I had no idea what was possible. Coming from my background, I just could not visualize a company that would achieve what we have. However, what has pleased me the most, because American Income will always be my 'baby,' is that it has matured so beautifully under a new generation of leadership. The Company is now providing new bonus systems and new opportunities; this alone has catapulted American Income and National Income to new heights. This is a tribute to its leadership.

Things are getting better and better at American Income. New systems have been introduced which have benefited every single Producer and Manager in the sales force.

In closing, there is no special reason why I write this, but seriously, I want the people at American Income and National Income to understand that we continue to personify what we mean by 'opportunity unlimited.'

I see Agents, SAs, GAs, MGAs, PR Reps., and SGAs getting bonus checks every month and that is a great thing. If there ever was a 'truth,' it is that this Company is, indeed, the company of 'opportunity unlimited,' and under our new generation of leadership, is a constantly expanding opportunity."

I wanted to share this letter with you because it reminded me of when I first started as an Agent. Back then, I did not realize what my future held, but looking back, the potential was there with American Income providing the medium in which I expressed that potential.

I tell you this because it is important to know that there is the same potential in every new recruit we bring into American Income and National Income. However, how that new recruit uses the opportunity and their potential, depends largely on you.

You are the entity that allows American Income and National Income to live and breathe, and our success over the last few years rests in your ability to handle a challenge and follow through. Why you would not want to share that success story and shout it from the roof tops is beyond me.

This is a great Company! Mr. Rapoport thinks so, I think so, and I hope you know so!

Share the opportunity!

DATES TO Remember

Wednesday, July 28, 2004

All business and PR credits must be in the Home Office to count for July production.

Friday, Aug. 27, 2004

All business and PR credits must be in the Home Office to count for August production.

Monday, Sept. 6, 2004

The Home Office will be closed for the Labor Day holiday.

total Bonuses Paid Out

This month AIL and NILICO paid a total of \$884,132.79 in bonuses. For more information on the monthly bonuses, turn to Page 15.

Required Retention Rate

Effective Jan. 1, 2004, to be eligible for bonuses and featured in *Spotlight*, top Producers must meet the required Retention rate or the minimum Net to Gross. Net to Gross is used only during the Producer's first eight months.

| | |
|---------------|-------|
| Retention: | 67.0% |
| Net to Gross: | 78% |

Congratulations are in Order!

William Burbank, a General Agent with the Durbon Oldham Agency, achieved \$100,000 of 13-month in-force premium.

Ross Boles, formerly an MGA with the Williams-Zipper Agency, has been promoted to an SGA in Texas.

Wesley Bangs, formerly an MGA with the Rick Altig Agency, has been promoted to an SGA in New Mexico.

Don't Forget the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the Cancun Awards Presentation, are as follows: the top SGA from each category, the top two PR Managers and the top two PR Representatives from each category, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. *Check your production! If there is an asterisk by your position, you could be on your way to The Fiesta Americana in Cancun! The convention will be held June 26-29, 2005.*

Remember: Reinstating Agent Checks

Please note, our Company policy regarding Producer checks is that all checks should be endorsed by the person the check is payable to, or it should be returned and voided back to the account. Make sure you are handling these checks properly.

Reinstatements and 20-day Notices

Reinstatement and conservation of business play an important part in your success and the profitability of your Agency.

Therefore, are you familiar with the reinstatement 20-day notice?

This is a valuable notice which needs immediate attention as it means the Home Office is holding premium awaiting an outstanding requirement from either your office or the insured. The 20-day notice is transmitted to you when a reinstatement has been pending for 20 days. Some of these notices result from reinstatements transmitted to us from your office, but the majority are a result of the individual contacting the Home Office directly regarding reinstatement of their coverage. Please note, the 20-day notice is not transmitted if all of the requirements have been received and the reinstatement is being evaluated by Underwriting. When you receive a 20-day notice, it requires immediate contact with the individual. The notice provides you with information regarding the type of policy and the items needed to consider the reinstatement. The reinstatement funds will be held an additional 15 days. If the outstanding requirements are not received, the money received will be refunded to the individual.

All notices transmitted to the Agency office require immediate attention, but the 20-day notice is of the utmost importance as we cannot indefinitely hold premium without making a decision on the reinstatement request.

Help us help you increase the value of your accounts by promptly handling 20-day notices.

Oral Specimens

As you know, Underwriting will not accept applications that need oral specimens and were not provided. Periodically, we want to provide you with a reminder of those cases that fall under the oral specimen guidelines. They are as follows:

1. Ages 18 and over on Executive Non-Smoker plans up to \$249,999.
2. Ages 18 to 50 for face amounts from \$100,000 to \$249,999.
3. Ages 18 and over with no dependents for face amounts \$25,000 and up.

On every presentation the Producer must be aware of guidelines. If an oral specimen is required due to the guidelines, the Producer must obtain it when the application is taken. *If the "oral" is not obtained by the Producer, the application will not be processed on a timely basis and may ultimately not be approved with advance being taken back.*

Company's Rebating Policy

As a reminder to everyone, rebating, or paying premiums on behalf of the applicant/insured, is against Company policy and most state and provincial regulations. Occurrence of such would be considered grounds for termination of the Producer's contract. In cases where the applicant has requested the Producer to come back to collect the money on a different day, the Producer should never remit the money in advance of collecting money from the individual. The application and the CWA should be taken/collected at the same time.

Please make sure you are aware of the Company policy and your state and provincial regulations. Violation of any Company policy or statutory regulation is grounds for termination including, but not limited to rebating, twisting, and fraud.

Checkoff List for New Agent Set-up Kits

When a new Producer submits business, the Producer is ready to receive their first check. Everyone is anxious to make sure the check arrives when the business is accepted. However, it is frustrating when we cannot code a producer, and therefore, cannot generate an advance check because everything was not included in the set-up package.

To assist in this area, there is a "checkoff" list. You can find this list on our Web sites under the Agency Resource Center. Also, please submit the set-up kit a week before business will be transmitted.

Founder's Club Outstanding Producers
Second Quarter 2004

| Agent | SGA | Times Qualified | Total Net ALP | N/G* | Retention |
|-----------------|---------------|-----------------|---------------|------|-----------|
| Alex Bluhm | Jatoff-Foti | 1 | \$44,902 | | 80.7 |
| Rudi Camenzind | David Cohen | 3 | 54,642 | | 91.8 |
| Timothy Cruise | Bob Olson | 15 | 63,128 | | 84.9 |
| James Dattilo | Marc Zipper | 8 | 59,270 | | 79.7 |
| Anthony Male | Durhon Oldham | 1 | 51,192 | | 79.2 |
| Carla Miller | John Akers | 3 | 80,607 | | 81.0 |
| Russell Morris | Marc Zipper | 5 | 44,004 | | 87.6 |
| Arkadi Nulman | David Cohen | 6 | 56,558 | | 85.9 |
| Max Quasam | David Cohen | 1 | 54,994 | | 81.1 |
| Robert Ulraich | Jatoff-Foti | 3 | 56,285 | | 88.4 |
| Jin Zhou Zhao | Rick Altig | 9 | 45,150 | | 92.8 |
| Rosalie Zwicker | Joseph Manone | 1 | 47,456 | | 87.8 |

*Percentage of Net to Gross

Founder's Club Outstanding PR Representatives
Second Quarter 2004

| PR Rep | SGA | Times Qualified | Number of Cards/Groups |
|-------------|---------------|-----------------|------------------------|
| Cheryl Cook | Durhon Oldham | 3 | 53 Groups |

American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on ALL to do what it says it will do.

Spotlight

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Promoted To Supervising Agent

| | | | | | |
|---|--|---|---|--|--|
| Kent Campbell David Zophin Connecticut | Bridgit Driscoll-Hunt Williams-Williams Georgia | Louis Goff Altig-Orlovic Utah | Robert Levin Bob Olson Illinois | Dane Padnr Jatoff-Foti California | Shannon Steward David Cohen Nevada |
| Carlos Cantu Jatoff-Foti California | Anastasiya Fedosova Tom Williams Florida | Shannelle Hardy David Zophin Connecticut | Todd Lotter Ali Shahrak North Carolina | Francisco Pinada-Amaya Bill Jennings Colorado | Brian Tedaldi Eric Giglione New York |
| Ronald Carew Marc Zipper Florida | Gary Fir Rick Altig British Columbia | Eddie Hood Mark Hancock Indiana | Salvador Luna Furer-Whittinghill California | Jahan Saffari Rick Altig British Columbia | Ricky Thompson Eric Giglione New Jersey |
| Neva Conley Gen-Gen-Bitman Illinois | Josmie Floer Williams-Zipper Florida | Marvin Horne Nick Nirkowski Louisiana | Valerie Michael Robert Hughes North Carolina | Travis Scheidegger Rick Altig Washington | Thomas Whitecomb Bob Olson Illinois |
| Denard Cooper Eric Giglione New Jersey | Preston Foster Mark Hancock Indiana | Kim Huck Nick Nicknwald Louisiana | Simone Miles John Akers Nebraska | Jedidiah Scott Altig-Orlovic Nevada | Ryan Wilkie David Cohen California |
| Juanita Cruz Marc Zipper Florida | Zachary Frail Altig-Martyn Ontario | Heikki Karhonen David Briester Massachusetts | Troy Moeton Gen-Gen-Bitman Missouri | Rebecca Shandrow Rick Altig Washington | |
| Michael Doyle Dan Phillips New Mexico | Phil Goets John Akers Nebraska | Lanaya Lestrade Marc Zipper Florida | Donnie Nolen Vic Hancock Kentucky | Nicholas Soboleski Jatoff-Foti California | |

Promoted To General Agent

| | | | | |
|--|--|--|---|---|
| Martin Alvarez Eric Neal Texas | Concelor Davis Bob Olson Illinois | Ramona Marshall Gen-Gen-Bitman Illinois | Todd Richardson Pat Shehan Alabama | Justin Smith Steve Friedlander New Zealand |
| Jack Conley Gen-Gen-Bitman Illinois | Benjamin Foti Jatoff-Foti California | Meneluo Perakin Bob Olson Illinois | Karlton Roberts Eric Giglione Pennsylvania | |
| Kari Corder Eric Neal Texas | Michael Jones Gen-Gen-Bitman Illinois | Stephen Poye Chris Wittcnbach Arkansas | Shelly Russell Furer-Whittinghill California | |

Promoted To Master General Agent

| | | | | |
|---|--|---|---|---|
| Huyen Baktly Williams-Zipper Florida | Alan Conquest Steve Hartman Arizona | Arthur Greene Paul Rambuc Michigan | Kobie Samuels Bob Olson Illinois | Glen Thompson Pat Shehan Alabama |
|---|--|---|---|---|



1. Timothy Cruise
Woodridge, IL



2. Lance Brown
Phoenix, AZ



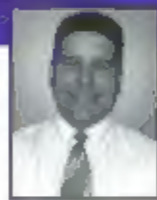
3. James Dattilo
Jacksonville, FL



4. Omar Hashimi
Concord, CA



5. Michael Snow
Duluth, MN



6. Ed Olfert
Burnaby, BC



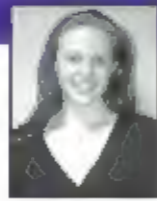
7. Andrew Johnson
Harrisburg, PA



8. James Davis
Canonsburg, PA



9. Sammar Miqbel
Concord, CA



10. Kathleen Loughran
Great Neck, NY

All Time Record to Beat

Month: \$51,235 Net ALP Marlon Underwood

June Production

| Name | Net ALP | NG [▲] | Rtn | MGA | SGA |
|-----------------------|----------|-----------------|------|----------------------|----------------|
| 1. Timothy Cruise | \$24,732 | | 85.9 | Steven Jakubczak | Bob Olson |
| 2. Lance Brown | 24,610 | | 85.4 | | Steve Hartman |
| 3. James Dattilo | 22,934 | | 84.9 | James Dattilo | Marc Zipper |
| 4. Omar Hashimi | 21,655 | | 75.4 | Steve Foti | Jatoft-Foti |
| 5. Michael Snow | 19,553 | | 70.0 | Jeffory Churchfield | Rick Altig |
| 6. Ed Olfert | 18,560 | 85 | | Kevin Appasamy | Rick Altig |
| 7. Andrew Johnson | 18,415 | 99 | | Frederick Hadayia | Durhon Oldham |
| 8. James Davis | 17,960 | 96 | | Alex Roland | Chris La Fond |
| 9. Sammar Miqbel | 17,679 | | 68.5 | Christopher Stephens | Jatoft-Foti |
| 10. Kathleen Loughran | 17,413 | | 71.0 | Jason Schломann | Eric Giglione |
| 11. Curt Snow | 17,278 | | 80.7 | Curt Snow | Jatoft-Foti |
| 12. Brian Traboulay | 17,159 | | 91.7 | Brian Traboulay | Rick Altig |
| 13. Rosalie Zwicker | 17,146 | | 92.4 | Laurie Gruber | Joseph Manone |
| 14. Robert Ulreich | 17,127 | | 88.4 | Roger Johnson | Jatoft-Foti |
| 15. Paulo Rosa | 16,075 | | 70.0 | Chad Deley | Rick Altig |
| 16. Karl Schuckert | 16,056 | 93 | | Dustin Venekamp | Altig-Orlovic |
| 17. Michael Lau | 15,692 | | 80.0 | Craig Nugura | Rick Altig |
| 18. Bryan P Johnson | 15,626 | | 68.7 | Bryan Johnson | Gen-Gen-Bitman |
| 19. Kevin Haines | 15,620 | | 81.0 | | Ramin Kouladji |
| 20. Alex Bluhm | 15,417 | | 80.3 | Roger Johnson | Jatoft-Foti |

▲ Percentage of Net to Gross

All Time Record to Beat

YTD: \$277,779 Net ALP Marlon Underwood

YTD Production

| Name | Net ALP | NG [▲] | Rtn | MGA | SGA |
|-------------------------|-----------|-----------------|------|-------------------|-------------------|
| * 1. Carla Miller | \$106,227 | | 78.7 | Carla Miller | John Akers |
| * 2. Timothy Cruise | 103,191 | | 85.9 | Steven Jakubczak | Bob Olson |
| * 3. Michael Czopek | 80,867 | | 74.4 | David Hausman | Eric Giglione |
| * 4. Nadia King | 78,343 | | 73.6 | Nadia King | Altig-Orlovic |
| * 5. Max Quasem | 77,674 | | 79.2 | Erik Graham | David Cohen |
| * 6. Arkadi Nulman | 76,558 | | 85.7 | Kathy Mann | David Cohen |
| * 7. Matthew Hogan | 75,984 | | 70.4 | Frederick Hadayia | Durhon Oldham |
| * 8. Ruben Soberanes | 74,927 | | 69.5 | Doreen Ryan-Foti | Jatoft-Foti |
| * 9. Alex Bluhm | 73,807 | | 80.3 | Roger Johnson | Jatoft-Foti |
| * 10. Daniel Potilechio | 72,228 | | 84.8 | David Wang | Bob Olson |
| 11. Lance Brown | 70,045 | | 85.4 | | Steve Hartman |
| 12. Curt Snow | 69,994 | | 80.7 | Curt Snow | Jatoft-Foti |
| 13. Mary Ann Gaelic | 69,942 | | 77.6 | Lawrence Hauck | Steve Friedlander |
| 14. Rudi Camenzind | 69,613 | | 91.1 | Erik Graham | David Cohen |
| 15. Robert Ulreich | 68,972 | | 88.4 | Roger Johnson | Jatoft-Foti |
| 16. Anthony Mele | 68,743 | | 79.2 | Jim Bianchi | Durhon Oldham |
| 17. Eric LaBossiere | 67,581 | 90 | | Chad Deley | Rick Altig |
| 18. Rosalie Zwicker | 67,242 | | 92.4 | Laurie Gruber | Joseph Manone |
| 19. James Dattilo | 66,952 | | 84.9 | James Dattilo | Marc Zipper |
| 20. Scott Remmey | 66,782 | | 84.6 | Jeff Dinocento | Eric Giglione |

▲ Percentage of Net to Gross

Happy Anniversary! Thanks for all you do. Congratulations!

27 Years of Service

David Cohen

19 Years of Service

Lou Nell Busby

14 Years of Service

Tim Schroeder

12 Years of Service

Lazarus Echeta

11 Years of Service

Catherine Briggie

Dennis Muth

10 Years of Service

Timothy Cruise

9 Years of Service

John DeRosier

8 Years of Service

James Bliefnick

Charles Hill

5 Years of Service

Barbara Leader

4 Years of Service

Richard Cerra

Jason Dickson

Roland Fletcher

Innocent Okeke

Dan Phillips

Charles Sanders

Jay Siders

Byron Washington

3 Years of Service

Melanie Cohen

Corey Friesen

Joe Galusha

Denise Gilbert

Peter Highberg

Elizabeth Phillips

Marc Rosen

Christopher Stephens

Kevin Surles

Kevin Thornburg

Latonya Tucker

2 Years of Service

Jeffrey Ahrens

Beau Bequette

Catherine Clarke

Heather Fawcett

Dmitriy Goncharuk

Margaret Howe

Scott Mellgren

Susanne Munro

Alfred O'Connor

Stuart Paolino

Jeffrey Purtell Jr.

Michael Stephens

Lori Yeilding

1 Year of Service

Shoaib Abbasi

David Ackerman

Abdelhadi Badreddine

Diane Carrion

Daniel Degagne

Mauricio Delaparra

Napoleon Dsouza

Charles Fennie

Deborah Fiorica

Kristin Fore

Ward Fukunaga

Matthew Gilstrap

Avrom Gossack

1 Year of Service Cont.

Jon Guerrero

Hoover Harvey Jr.

Danielle Holmes

Michael Jeske

Andreas Kilian

Sarah Kocinski

Richard Koschatzky

Cory Lax

Bertrand Lelievre

Gerardo Leon

Dominick Leone

Ken Mahabir

John Maloney

Ryan Mansueto

Sammar Miqbel

Joseph Moore

John Moran II

John Moss

Pauline Murchie

Alan Nakamatsu

Raymond Oriol

Daniel Pavek

Shatner Pierre

Max Quasem

Andrew Ramsay

Steven Rodriguez

Danielle Ruggiero

George Sargentini

Frank Silvera

Michael Smolcic

Charles Stephens

Deborah Stewart

Donald Strynadka

Stan Tom

Sidney Trahan

Lawrence Turk

Rodney Ward

Kevin Whynot

Scott Zoll

American Income and National Income Proudly Introduce . . .

Scott Smith as the New Executive Vice President



Scott Smith
Executive Vice President

We are pleased to announce the appointment of Scott A. Smith to Executive Vice President of American Income Life and National Income Life Insurance Companies effective May 5, 2004.

Scott is a charter member of the company's prestigious Executive Council, and is also an original sales director having served in both capacities since 2000. Prior to becoming an officer of the Company, Scott has served as a State General Agent over various portions of Iowa, Illinois, Indiana, and Michigan. During Scott's tenure as a State General Agent, his Agency sales rose from net premiums of \$1.3 million in 1998 to \$7.0 million in 2003.

Prior to joining American Income, Scott was a top district sales manager with Paychex Inc. for three years, and was the city administrator in Seneca Falls, New York for fifteen years. During his time in New York, Scott was an extremely successful high school boys basketball coach having compiled a career record of 134-23 including two state championship game appearances and a New York State High School Boys Basketball Championship in 1992 with a perfect record 26-0.

Scott resides in Woodway, Texas, and is the father of a daughter, Stephanie, and a son, Jason.

Supervising Agents



1. Kathleen Loughran
Great Neck, NY



2. Joseph Baughn
Jeffersonville, IN



3. Pablo Pirela
Woodridge, IL

— All Time Record to Beat —
Month: \$43,409 1st Yr. Gino Tanzif

— All Time Record to Beat —
Month: \$68,050 Net ALP Mary Ann Gaelic

June Production

| Name | 1st Year Agent | Net ALP | NG | Rtn | # 1st Yr Agents | MGA | SGA |
|----------------------|----------------|----------|----|------|-----------------|-----------------|-------------------|
| 1. Kathleen Loughran | \$30,452 | \$47,865 | 87 | | 3 | Jason Schломann | Eric Giglione |
| 2. Joseph Baughn | 28,462 | 35,867 | 89 | | 3 | Carey Thompson | Vic Hancock |
| 3. Pablo Pirela | 23,946 | 36,058 | 85 | | 7 | Denise Gilbert | Bob Olson |
| 4. Ed Olfert | 21,927 | 41,265 | 89 | | 2 | Kevin Appasamy | Rick Altig |
| 5. Steven Sequeira | 21,543 | 26,507 | | 85.1 | 2 | Maurice Davies | Steve Friedlander |

— All Time Record to Beat —
YTD: \$266,978 1st Yr. Mary Ann Gaelic

— All Time Record to Beat —
YTD: \$443,893 Net ALP Mary Ann Gaelic

YTD Production

| Name | 1st Year Agent | Net ALP | NG | Rtn | # 1st Yr Agents | MGA | SGA |
|------------------------|----------------|----------|----|------|-----------------|------------------|-------------------|
| * 1. Steven Sequeira | \$60,934 | \$94,748 | | 85.1 | 2 | Maurice Davies | Steve Friedlander |
| 2. Daniel Pavak | 57,976 | 115,656 | | 81.5 | 1 | Dustin Raam | Rick Altig |
| 3. Angelika Vassilieva | 57,129 | 117,775 | | 68.6 | 1 | Shamsinder Sidhu | Rick Altig |
| 4. Eric Bailly | 55,711 | 81,415 | | 69.9 | 4 | Wesley Bangs | Rick Altig |
| 5. Corey Neff | 55,323 | 114,626 | 78 | | 1 | Dustin Raam | Rick Altig |

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

General Agents



1. Michael Nowak
Rochester, NY



2. Jose Sanchez
Woodridge, IL



3. Allan Gilbert
Woodridge, IL



4. Rob Hard
Jeffersonville, IN



5. Gregory Siard
Rochester, NY

— All Time Record to Beat —
Month: \$102,403 1st Yr. Eric Neal

— All Time Record to Beat —
Month: \$111,262 Net ALP Eric Neal

June Production

| Name | 1st Yr. Agent | Net ALP | NG | Rtn | # 1st Yr. Agents | MGA | SGA |
|---------------------|---------------|----------|----|------|------------------|-----------------|---------------|
| 1. Michael Nowak | \$44,951 | \$52,754 | | 72.8 | 6 | Jim Bianchi | Durhon Oldham |
| 2. Jose Sanchez | 38,366 | 44,700 | 86 | | 8 | David Wang | Bob Olson |
| 3. Allan Gilbert | 36,058 | 44,900 | 84 | | 8 | Denise Gilbert | Bob Olson |
| 4. Rob Hard | 34,074 | 34,320 | | 72.9 | 4 | Carey Thompson | Vic Hancock |
| 5. Gregory Siard | 32,775 | 54,050 | | 75.7 | 5 | Jim Bianchi | Durhon Oldham |
| 6. Diane Carrion | 29,051 | 38,764 | | 75.2 | 7 | David Hausman | Eric Giglione |
| 7. Kent Thrower | 27,281 | 35,139 | | 75.1 | 3 | Alex Roland | Chris La Fond |
| 8. James England | 24,821 | 26,806 | | 73.5 | 4 | Carey Thompson | Vic Hancock |
| 9. Richard Refano | 24,327 | 33,083 | 89 | | 8 | Barry Dillah | Eric Giglione |
| 10. Godley Varghese | 23,983 | 24,102 | 90 | | 2 | Francisco Perez | Eric Giglione |

— All Time Record to Beat —
YTD: \$489,120 1st Yr. Eric Neal

— All Time Record to Beat —
YTD: \$864,620 Net ALP

YTD Production

| Name | 1st Yr. Agent | Net ALP | NG | Rtn | # 1st Yr. Agents | MGA | SGA |
|---------------------|---------------|-----------|----|------|------------------|----------------|--------------------|
| * 1. Gregory Siard | \$164,361 | \$223,905 | | 75.7 | 5 | Jim Bianchi | Durhon Oldham |
| * 2. Michael Nowak | 146,731 | 186,856 | | 72.8 | 6 | Jim Bianchi | Durhon Oldham |
| * 3. Rob Hard | 145,033 | 187,492 | | 72.9 | 4 | Carey Thompson | Vic Hancock |
| * 4. Allan Gilbert | 141,491 | 207,762 | 84 | | 8 | Denise Gilbert | Bob Olson |
| * 5. Rodney Husmann | 140,385 | 173,876 | | 72.0 | 6 | Erik Graham | David Cohen |
| 6. Jose Sanchez | 132,739 | 157,184 | 86 | | 8 | David Wang | Bob Olson |
| 7. David Fagoaga | 113,213 | 139,939 | 84 | | 3 | Joshua Goodman | Bill Jennings |
| 8. Scott Jordan | 106,623 | 144,942 | 81 | | 3 | | Gleb Ostrovsky |
| 9. Alison King | 104,419 | 155,663 | 83 | | 5 | John McCreary | Furer-Whittinghill |
| 10. Horace Johnson | 97,844 | 138,279 | | 75.8 | 5 | William Cook | Tom Williams |

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.

Convention

ATLANTIS

Convention 2004 - The best yet!

"I have always told my Agency, once you attend a convention, you will never miss another one. With the resounding success of this year's convention, that statement has never been truer."
 Durhon Oldham



Love Together





1. Jim Bianchi

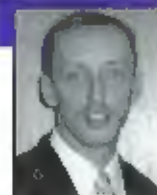
Rochester, NY

Record Breaker!



2. Dustin Venekamp

Reno, NV



3. Terry Sullivan

Kansas City, MO



4. Jeffrey Dinocento

Edison, NJ



5. Dorian Oldham

Rochester, NY

All Time Record to Beat
Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat
Month: \$250,859 Net ALP Jim Bianchi

June Production

| Name | 1st Yr. Agent | Net ALP | NG | Rtn | #1st Yr. Agents | SGA |
|----------------------|---------------|-----------|----|------|-----------------|----------------|
| 1. Jim Bianchi | \$164,981 | \$250,859 | | 75.2 | 25 | Durhon Oldham |
| 2. Dustin Venekamp | 103,518 | 101,362 | 84 | | 13 | Altig-Orlovic |
| 3. Terry Sullivan | 77,531 | 94,385 | | 68.5 | 12 | Gen-Gen-Bitman |
| 4. Jeffrey Dinocento | 76,689 | 100,561 | | 73.1 | 15 | Eric Giglione |
| 5. Dorian Oldham | 74,857 | 126,918 | 90 | | 11 | Durhon Oldham |
| 6. Frederick Hadayia | 74,442 | 87,384 | | 69.9 | 7 | Durhon Oldham |
| 7. Kevin Surles | 70,664 | 74,175 | | 71.0 | 15 | David Zophin |
| 8. David Hausman | 61,327 | 86,114 | | 68.1 | 16 | Eric Giglione |
| 9. Jason Schломann | 60,494 | 66,834 | | 70.5 | 6 | Eric Giglione |
| 10. Carey Thompson | 60,399 | 60,804 | | 73.3 | 9 | Vic Hancock |

All Time Record to Beat
YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat
YTD: \$2,168,283 Net ALP Paul Rombuc

YTD Production

| Name | 1st Yr. Agent | Net ALP | NG | Rtn | #1st Yr. Agents | SGA |
|----------------------|---------------|-----------|----|------|-----------------|----------------|
| * 1. Jim Bianchi | \$595,159 | \$783,787 | | 75.2 | 25 | Durhon Oldham |
| * 2. Dorian Oldham | 442,317 | 696,418 | 90 | | 11 | Durhon Oldham |
| * 3. Jason Mollo | 383,150 | 383,913 | | 70.9 | 18 | David Zophin |
| * 4. Kevin Surles | 359,163 | 408,470 | | 71.0 | 15 | David Zophin |
| * 5. Erik Graham | 334,491 | 726,258 | | 78.1 | 16 | David Cohen |
| 6. Joshua Goodman | 327,143 | 382,275 | | 71.0 | 15 | Bill Jennings |
| 7. Jeffrey Dinocento | 322,477 | 490,233 | | 73.1 | 15 | Eric Giglione |
| 8. Frederick Hadayia | 311,914 | 391,566 | | 69.9 | 7 | Durhon Oldham |
| 9. Terry Sullivan | 310,309 | 384,741 | | 68.5 | 12 | Gen-Gen-Bitman |
| 10. Dustin Venekamp | 299,050 | 307,144 | 84 | | 13 | Altig-Orlovic |

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents sales and meet all production requirements.

\$Show Me the Money\$
Retention Bonus*

| Qualifier | SGA | Bonus Amount |
|-----------------|---------------|--------------|
| Timothy Cruise | Bob Olson | \$4,946.40 |
| Lance Brown | Steve Hartman | \$4,922.18 |
| James Dattilo | Marc Zipper | \$4,586.86 |
| Brian Traboulay | Rick Altig | \$3,779.60 |
| Omar Hashini | Jatoft-Foti | \$3,681.38 |
| Rosalie Zwicker | Joseph Manone | \$3,429.31 |
| Robert Ulreich | Jatoft-Foti | \$3,425.54 |
| Curt Snow | Jatoft-Foti | \$3,282.83 |
| Michael Snow | Rick Altig | \$3,264.71 |
| Michael Lau | Rick Altig | \$3,215.47 |

Total Retention Bonus Paid: \$604,339.57 538 Producers Qualified

Leadership Bonus*

| Qualifier | SGA | Bonus Amount |
|-----------------|----------------|--------------|
| Jim Bianchi | Durhon Oldham | \$15,314.99 |
| Dustin Venekamp | Altig-Orlovic | \$8,393.24 |
| Dorian Oldham | Durhon Oldham | \$6,558.94 |
| Jason Schломann | Eric Giglione | \$6,363.76 |
| Steve Foti | Jatoft-Foti | \$5,573.34 |
| Fred Hadayia | Durhon Oldham | \$5,517.58 |
| Alex Roland | Chris La Fond | \$5,235.92 |
| Kevin Surles | David Zophin | \$5,233.81 |
| Terry Sullivan | Gen-Gen-Bitman | \$5,115.81 |
| David Hausman | Eric Giglione | \$4,981.71 |

Total Leadership Bonus Paid: \$253,148.74 141 Managers Qualified

PR Bonus*

| Qualifier | SGA | Bonus Amount |
|-------------------|-------------------|--------------|
| Richard Meshulam | David Cohen | \$2,687.58 |
| Leo VanDenVussche | Rick Altig | \$1,583.39 |
| Joseph Galusha | Durhon Oldham | \$1,193.39 |
| Mario Soljan | Steve Friedlander | \$1,187.68 |
| Brenda Swecker | Chris La Fond | \$1,183.12 |
| Brenda DiSomma | Eric Giglione | \$1,027.86 |
| Cheryl Cook | Durhon Oldham | \$1,017.65 |
| Susan Kelleher | David Zophin | \$921.34 |
| Anne Bowyer | Rick Altig | \$870.52 |
| Frances Christie | Rick Altig | \$860.44 |

Total PR Bonus Paid: \$26,644.48 44 PR Reps Qualified

* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.



FROM THE DESK OF:
Bo Gentile
 Vice President
 Recruiting & Development

It is All in the Return – ROI and ROR

The title of my article this month is not a secret military code or something from a war report. It is a phrase you hear on any news broadcast when watching the financial report.

ROI simply means, or is short for, "return on investment." The term should be one with which every person who spends money on goods or services is familiar. Basically, we all want to know how much more bang for our buck will we get in choosing one product over another. In other words, did we make the right investment to get the biggest return.

At American Income and National Income, this is an industry where everyone in the field has personal ownership of their business – you are the captain of your own ship so to speak. Therefore, you too should be looking for the best ROI which will grow your business and, in turn, grow your Agency. However, growth for your business depends on your effort, production, and recruiting.

This is where ROR comes into play. The largest growth area for any Agency comes by your ROR, or your "return on recruiting."

It has been proven time and time again over the last four years that anytime an Agency experiences a jump in production, it is in direct correlation to the Agency's

recruiting activity. Our Company-wide track record has also indicated that when our Agent count percentage rises, so does the production percentage. The point is, this association does not happen by chance.

Having this information and knowing it doesn't happen by chance allows you to maximize your ROR for your best ROI.

To ensure your efforts are effective, you should be certain that during the training process, new Agents in the field are getting the right amount of time in the field working with your Certified Field Trainers. Also has the new Agent been shown the path to success, and how to prepare for the Management Training Program. Doing these things foster that feeling of personal ownership I mentioned earlier. More importantly, all of these items are vital steps in making sure your "return on recruiting" meets your Agency's needs.

If you are a new Agent in the field, it is up to you to share the American Income and National Income opportunity as well. Be sure to ask your Manager or SGA what steps you can take to become a part of your Agency's management team and create your own "return on recruiting."

Remember, it is all in the "return."

Don't Recruit Hard, Recruit Smart!

Last year, we took a recruiting poll at our *Leadership Development Seminar* and the results of this poll were very interesting. The class was asked a series of recruiting questions, and here were the results:

- Only two of the 59 attendees said they had personally recruited an individual.
- Eight said they understood the different styles of resumes coming into their offices.
- Seven of 59 said they were using the *AC-6 Recruiting Brochure* to help in their recruiting efforts.
- Thirty-four percent said they had utilized the *AC-42 Mini Recruiting CD-ROM* in recruiting, but those same 20 did not know how to replenish their supply.

Examining this "on the fly" poll can give you a good idea of what is taking place in your Agencies regarding recruiting. The fact is, many of us are working hard at recruiting, but not working smart.

By putting some simple tools to work, you can not only recruit efficiently, but effectively. Let's take a look at some tools which will help you become a smart recruiter:

- Recruiting Brochure – AC-6
- The large Recruiting CD-ROM – AC-41
- The mini Recruiting CD-ROM – AC-42
- Internet Ad Response Script
- Referral Video AV-42
- 2003 Convention Videos AV-55, AV-56 and AV-57
- Spirit of AIL Video AV-1
- 2005 Cancun Convention Video (AV-58)

All of the items listed above are available through CAS.

If you are not utilizing all of the resources available, you are recruiting with one arm tied behind your back. Think about that and recruit smart!





Durhon Oldham

| CATEGORY I | JUNE PRODUCTION | | | | | | | YEAR TO DATE PRODUCTION | | | | |
|----------------|-----------------|---------------|----------|------------|-------------|---------|------|-------------------------|---------------|----------|------------|-------------|
| | SGA | 1st Yr. Agent | Standard | Qty. Adj.* | % of Stdrd. | Net ALP | NG | Rtn. | 1st Yr. Agent | Standard | Qty. Adj.* | % of Stdrd. |
| Durhon Oldham | \$395,578 | \$188,780 | 40 | 250 | \$617,685 | | 75.5 | \$1,966,444 | \$1,132,560 | 48 | 214 | \$2,931,360 |
| Gen-Gen-Bitman | 405,271 | 207,240 | | 198 | 535,269 | | 67.1 | 2,056,957 | 1,243,440 | | 165 | 2,747,595 |
| Rick Altig | 844,887 | 656,040 | 15 | 159 | 1,653,693 | | 70.1 | 5,289,897 | 3,987,720 | 15 | 146 | 8,894,772 |
| Bob Olson | 207,599 | 149,160 | | 139 | 358,780 | 94 | | 336,459 | 298,459 | | 113 | 617,774 |



David Zophin

| CATEGORY II | JUNE PRODUCTION | | | | | | | YEAR TO DATE PRODUCTION | | | | |
|--------------|-----------------|---------------|----------|------------|-------------|---------|------|-------------------------|---------------|----------|------------|-------------|
| | SGA | 1st Yr. Agent | Standard | Qty. Adj.* | % of Stdrd. | Net ALP | NG | Rtn. | 1st Yr. Agent | Standard | Qty. Adj.* | % of Stdrd. |
| David Zophin | \$152,321 | \$96,380 | 20 | 178 | \$168,591 | | 71.8 | \$864,801 | \$578,160 | 20 | 170 | \$1,001,925 |



Joseph Manone

| CATEGORY III | JUNE PRODUCTION | | | | | | | YEAR TO DATE PRODUCTION | | | | |
|---------------|-----------------|---------------|----------|------------|-------------|---------|------|-------------------------|---------------|----------|------------|-------------|
| | SGA | 1st Yr. Agent | Standard | Qty. Adj.* | % of Stdrd. | Net ALP | NG | Rtn. | 1st Yr. Agent | Standard | Qty. Adj.* | % of Stdrd. |
| Joseph Manone | \$118,038 | \$75,240 | 55 | 212 | 235,157 | | 78.8 | \$807,921 | \$451,440 | 55 | 190 | \$1,205,917 |
| Vic Hancock | 142,237 | 75,240 | 15 | 204 | 163,378 | | 70.2 | 588,115 | 451,440 | 15 | 145 | 748,816 |
| Altig-Orlovic | 147,952 | 75,240 | | 197 | 187,341 | | 67.1 | 853,726 | 451,440 | | 145 | 761,891 |
| James Surace | 78,189 | 75,240 | | 105 | 128,862 | | 73.6 | 468,052 | 425,840 | | 110 | 620,461 |

* Note: The Quality Adjustment is based on a five percent increase of the Percent of Standard for each point an SGA is over the Company's average Retention rate given the SGA is also at 100 percent or better for YTD Percent of Standard. In addition, for an SGA to be considered as meeting minimum standard, the SGA must also be at 100 percent of First Year Standard including positive growth in Net ALP compared to the previous year.



Chris La Fond

| CATEGORY IV | MAY PRODUCTION | | | | | | | YEAR TO DATE PRODUCTION | | | | |
|-------------------|----------------|---------------|----------|------------|-------------|---------|------|-------------------------|---------------|----------|------------|-------------|
| | SGA | 1st Yr. Agent | Standard | Qty. Adj.* | % of Stdrd. | Net ALP | NG | Rtn. | 1st Yr. Agent | Standard | Qty. Adj.* | % of Stdrd. |
| Chris La Fond | \$101,033 | \$62,040 | 50 | 213 | \$152,768 | | 77.8 | \$382,858 | \$372,240 | 60 | 153 | \$684,434 |
| BW Jennings | 102,535 | 62,040 | 15 | 189 | 131,346 | | 70.3 | 646,282 | 372,240 | 15 | 189 | 790,749 |
| Steve Friedlander | 87,969 | 62,040 | 35 | 177 | 142,295 | | 74.5 | 435,492 | 372,240 | 35 | 152 | 698,176 |
| Altig-Martyn | 75,252 | 62,040 | 5 | 126 | 131,730 | | 68.1 | 439,047 | 372,240 | 5 | 123 | 722,455 |



Bill Taylor

| CATEGORY VI | MAY PRODUCTION | | | | | | | YEAR TO DATE PRODUCTION | | | | |
|-------------|----------------|---------------|----------|------------|-------------|---------|----|-------------------------|---------------|----------|------------|-------------|
| | SGA | 1st Yr. Agent | Standard | Qty. Adj.* | % of Stdrd. | Net ALP | NG | Rtn. | 1st Yr. Agent | Standard | Qty. Adj.* | % of Stdrd. |
| Bill Taylor | \$39,368 | \$14,520 | | 271 | \$47,355 | | 91 | \$39,368 | \$14,520 | | 271 | \$47,355 |
| Paul Rumbac | 55,212 | 42,240 | | 131 | 148,580 | | 94 | 102,974 | 64,150 | | 122 | 273,881 |

* Note: The Quality Adjustment is based on a five percent increase of the Percent of Standard for each point an SGA is over the Company's average Retention rate given the SGA is also at 100 percent or better for YTD Percent of Standard. In addition, for an SGA to be considered as meeting minimum standard, the SGA must also be at 100 percent of First Year Standard including positive growth in Net ALP compared to the previous year.

MONETARY DONATIONS

American Income & National Income

- Gave \$3,000 to the Cornell University Ben Mintz/CFA Golf and Tennis Outing.
- Donated \$25,000 to the Washington Ethical Society.
- Donated \$2,300 to the USAction event.
- Contributed \$2,500 to Project Union-Made

Rick Altig Agency

- Donated \$250 to the Ventura family
- Gave \$225 to the BCYT BCGT
- Gave \$200 to the Custer Trades and Labor Assembly
- Donated \$200 to IBEW 112
- Donated \$200 to IBEW 125
- Gave \$500 to the Oregon Burn Center.
- Contributed \$410 to the Dollars Against Diabetes.
- Gave \$690 to TUAC 501.
- Donated \$1,250 to TUAC 500
- Gave \$50.81 to the Sheet Metal Workers 8.
- Gave \$64.19 to Alberta Trippers Association.
- Contributed \$41.72 to UFCW 401
- Donated \$500 to the Ottawa Labour Council.
- Gave \$500 to the Ontario Primary Forest Council
- Contributed \$100 to OFA/V.
- Donated \$200 to the UFCW 1496 scholarship fund.
- Gave \$100 to the Ontario Tire Dealers Association.
- Gave \$500 to the Washington Labor Council.
- Donated \$600 to IAM District 160

Rick Altig Agency Cont.

- Contributed \$500 to the AITMP
- Gave \$500 to the Duluth Building & Construction Trades.
- Contributed \$450 to the IUOE 115.
- Contributed \$150 to the Alberta Regional Council of Carpenters & Allied Workers.
- Donated \$250 to Union Stampede Breakfast.
- Gave \$500 to the ATU Northwest Conference.
- Gave \$250 to the E.D.I.C Special Projects Account.
- Donated \$150 to the Carpenters Local 1849.

Jatoft Foti Agency

- Donated \$16,627.38 raised by the Shoot for a Cure benefit where monies were allocated to the Leukemia-Lymphoma Society of California.

Marc Morton Agency

- Contributed \$1,000 to the OPEIU VOTE fund

Bob Olson Agency

- Contributed \$200 to the UFCW Walk-a-thon.
- Gave \$150 to the Leukemia & Lymphoma Society Light the Night Walk sponsored by SEIU 1.
- Gave \$250 to the Central Safety Committee Golf Outing
- Donated \$500 to the SEIU 1 golf outing.
- Donated \$150 to the Hispanic American Labor Council.

Total \$61,009.10

Letters

At American Income and National Income, we pride ourselves on the fact that our Producers, Managers, and Home Office staff are actively involved in their communities. We receive thousands of letters regarding our involvement in the communities we serve. Below are some recent letters thanking us for the good deeds we do each and every day.

Dear AIL:

Each year Boilermakers Local 69 has a picnic for their retired members. This gives the opportunity to show our respect and gratitude for their service.

This year the picnic was another success. Instead of just passing out service pins, drawing for hats and other small gifts, we were privileged to announce American Income's contribution of two smokers.

I appreciate this donation but also would like to say it is a pleasure to do business with AIL. You all have been very helpful over the years, and I appreciate your dedication and commitment to service.

Thank you,

Don R. Jones
Boilermaker Local 69

Dear AIL:

I am writing for all the help AIL has given my family in obtaining all insurance for my parents. Also, most importantly the American Income Partners® has saved my parents thousands of dollars. If my parents did not have this discount card with a fixed-income, we would not have been able to purchase their medication on a regular basis.

I am very pleased with the rep who was sent out to explain the benefits of American Income's insurance coverage. He enrolled my parents in the program and the savings have been seen since.

I would like to thank you for all your hard work.

Once again thanks,

Policyholders son
The Joe Manone Agency

Dear AIL:

Last year, I was seriously injured in a horseback riding accident. I suffered a broken pelvis and internal injuries. After spending five days in the hospital and recovering at home for several weeks, we called AIL and asked for help. Our rep arrived at our home on the same day.

He made several calls to the hospital to collect the paperwork and he hand-delivered everything to our home the next morning. Within 24 hours, we sent in a claim. Not long after that we received a check for \$1,800.

I am impressed by the high degree of professional service which was provided to us.

Sincerely,

Policyholder
The Joe Manone Agency

Dear AIL:

Thank you for donating a DVD player for our AFL-CIO Golf Play Day to benefit United Way of Rock River Valley.

Again, thank you for your support and believing in the United Way.

In solidarity and friendship,

Jill Torgerson, Community Services Liaison
United Way of Rock Valley

PR Manager



Debbie Enstedt
Winnipeg, MB

Category A



Brenda DiSomma
Edison, NJ



Anne Bowyer
Cedar Rapids, IA

Category B

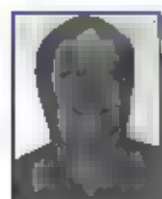


Brenda Swecker
Canonsburg, PA



Laurie Onasch
Menomonee Falls, WI

Category C



William Slocum
N. Royalton, OH



Gary Silberman
Ridgeland, MS

June Production

| PR Manager | No. Cards | SGA |
|----------------------|-----------|---------------|
| 1. Debbie Enstedt | 19,078 | Rick Altig |
| 2. Brenda DiSomma | 8,494 | Eric Giglione |
| 3. George Farenthold | 4,452 | Durhon Oldham |

| All Time PR Card Production Record |
|-------------------------------------|
| Month: 18,960 cards Anthony Gentili |

| Category A | No. Cards | SGA |
|---------------------|-----------|---------------|
| 1. Brenda DiSomma | 4,059 | Eric Giglione |
| 2. Anne Bowyer | 3,514 | Akers & Altig |
| 3. Richard Meshulam | 3,263 | David Cohen |
| 4. Joseph Galusha | 2,880 | Durhon Oldham |
| 5. David Blaisdell | 2,795 | Rick Altig |

| Category B | No. Cards | SGA |
|---------------------|-----------|----------------|
| 1. Brenda Swecker | 4,144 | Chris La Fond |
| 2. Laurie Onasch | 2,321 | Manone & Altig |
| 3. Lou Nell Busby | 2,139 | Vic Hancock |
| 4. Malka Arony | 2,029 | Steve Hartman |
| 5. David Provencher | 1,365 | Rick Mansfield |

| All Time PR Group Production Record |
|-------------------------------------|
| Month: 55 groups Vivian Dwyer |

| Category C | Groups | SGA |
|-------------------|--------|----------------|
| 1. William Slocum | 15 | Jim Surace |
| 2. Gary Silberman | 10 | Gleb Ostrovsky |
| 3. Becky Cutler | 8 | Bill Jennings |
| 4. Billy Sauers | 7 | Tom Williams |
| 5. Susan Fuldaer | 6 | Mark Hancock |

YTD Production

| PR Manager | No. Cards | SGA |
|---------------------|-----------|---------------|
| *1. Debbie Enstedt | 95,082 | Rick Altig |
| *2. Brenda DiSomma | 34,600 | Eric Giglione |
| 3. Richard Meshulam | 24,067 | David Cohen |

| All Time PR Card Production Record |
|------------------------------------|
| YTD: 61,879 cards Denise Bowyer |

| Category A | No. Cards | SGA |
|----------------------|-----------|---------------|
| *1. Frances Christie | 16,707 | Rick Altig |
| *2. Richard Meshulam | 16,361 | David Cohen |
| 3. Brenda DiSomma | 15,687 | Eric Giglione |
| 4. Leo VanDenBussche | 13,757 | Rick Altig |
| 5. Susan Kelleher | 11,612 | David Zophin |

| Category B | No. Cards | SGA |
|--------------------|-----------|-------------------|
| *1. Malka Arony | 14,776 | Steve Hartman |
| *2. Brenda Swecker | 12,008 | Chris La Fond |
| 3. Mario Soljan | 9,394 | Steve Friedlander |
| 4. Laurie Onasch | 8,975 | Manone & Altig |
| 5. Lou Nell Busby | 5,685 | Vic Hancock |

| All Time PR Group Production Record |
|-------------------------------------|
| YTD: 103 groups Vivian Dwyer |

| Category C | Groups | SGA |
|--------------------|--------|---------------|
| *1. Cheryl Cook | 58 | Durhon Oldham |
| *2. William Slocum | 50 | Jim Surace |
| 3. Krissa Hensley | 40 | Marc Morton |
| 4. Billy Sauers | 39 | Tom Williams |
| 5. Richard Case | 37 | Jim Surace |

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows. Must have two PR Representatives credit and meet all production requirements. Also, please note, the number of leads will be used to break a tie in Category C.



CANCUN

MEXICO

JUNE 26-29, 2005



Enjoy life
the way it
was meant
to be...



Qualifiers

| | |
|---------------------|------------|
| Richard Meshulam | \$2,687.58 |
| Leo VanDenBussche | \$1,583.39 |
| Joseph Galatla | \$1,193.39 |
| Mario Solian | \$1,187.68 |
| Brenda Swicker | \$1,183.12 |
| Brenda DiSomma | \$1,027.86 |
| Cheryl Cook | \$1,017.65 |
| Susan Kelleher | \$921.34 |
| Anne Bouyer | \$870.52 |
| Frances Christie | \$860.44 |
| William Sauters | \$852.14 |
| David Haisdell | \$843.68 |
| Darrell Dotry | \$681.85 |
| William Slocum | \$677.82 |
| Krista Hensley | \$651.05 |
| Richard Case | \$567.34 |
| Robert Dailey | \$522.86 |
| Robin Andrade | \$514.91 |
| Mark Gagliardi | \$504.86 |
| Isabelle Valdez | \$499.50 |
| Charles Hill | \$498.07 |
| Laurie Onasch | \$490.81 |
| George Farenthold | \$489.89 |
| Melba Arroy | \$481.91 |
| Hucky Curker | \$474.35 |
| Jacqueline deVoight | \$470.37 |
| Kenneth Altzer | \$467.28 |
| Gary Silberman | \$463.60 |
| Rona Pileggi Spano | \$454.30 |
| Patti Morgan | \$325.90 |
| Lou Nell Busby | \$313.40 |
| Joseph Ward | \$259.61 |
| Sandra Johnson | \$259.29 |
| John Wilkinson | \$255.20 |
| Catherine Briggie | \$236.67 |
| Shannon Walker | \$225.87 |
| Vivian Dwyer | \$212.58 |
| Donald Spohn | \$208.26 |
| Daria Provencher | \$207.81 |
| William Gibson | \$206.91 |
| Irene Rurycz | \$204.57 |
| Susan Conkey | \$202.92 |
| Suzanne Powers | \$199.44 |
| Al Wall | \$196.49 |

JANUARY
 FEBRUARY
 MARCH
 APRIL
 MAY
 JUNE
 JULY
 AUGUST
 SEPTEMBER
 OCTOBER
 NOVEMBER
 DECEMBER



Total
 \$26,644.48

Leadership Bonus

June Bonus Qualifiers

| | | | | |
|------------------|------------------|--------------------|--------------------|-------------------|
| Jim Bianchi | Kathy Mann | Vance Rountree | Barrett Clayton | Matthew Gilstrap |
| \$15,314.99 | \$3,116.53 | \$1,722.94 | \$480.67 | \$285.77 |
| Dustin Venekamp | Navarro Simmons | John Desrosier | David Fagoaga | David Thomas |
| \$8,393.24 | \$3,019.93 | \$1,646.98 | \$472.41 | \$285.19 |
| Dorian Oldham | Marcus Smith | Leo Soucy | Tamara Ford | Zachary Frail |
| \$6,558.94 | \$2,993.99 | \$1,547.61 | \$449.19 | \$284.29 |
| Jason Schlomann | Michael Beck | Mark Bleier | Jack Conley | Maurice Bailey |
| \$6,363.76 | \$2,974.91 | \$1,544.15 | \$434.41 | \$283.46 |
| Steve Foti | Matt Henderson | Michael Lavergne | Robert Rife | William Burbank |
| \$5,573.34 | \$2,886.41 | \$1,507.29 | \$418.55 | \$279.03 |
| Fred Hadayia | Bill Cook | Thomas Cruts | Victor Quimson | Corey Neff |
| \$5,517.58 | \$2,793.67 | \$1,282.79 | \$403.93 | \$278.97 |
| Alex Roland | Dax Aurand | Michael Nowak | Kevin Leonard | Michael Allen |
| \$5,235.92 | \$2,748.98 | \$1,189.84 | \$385.03 | \$269.60 |
| Kevin Surles | Brian Fotovich | Kathleen Loughran | Karl Schuckert | Patricia Lee |
| \$5,233.81 | \$2,725.76 | \$1,113.36 | \$374.82 | \$264.57 |
| Terry Sullivan | Marlon Underwood | Jose Sanchez | Anthony Scavera | Daniel Pavek |
| \$5,115.81 | \$2,694.26 | \$1,104.87 | \$368.60 | \$263.33 |
| David Hausman | Kouassi Appiah | Gregory Stard | Philip Anderson | Brian Groeschel |
| \$4,981.71 | \$2,624.87 | \$1,047.42 | \$360.24 | \$259.93 |
| David Wang | Cabin Bahan | Allan Gilbert | Evan Kishpaugh | Claudia Ziegler |
| \$4,777.75 | \$2,532.01 | \$1,012.44 | \$357.99 | \$257.70 |
| Carey Thompson | Barry Dillah | Kent Thrower | Jedidiah Scott | John West |
| \$4,515.91 | \$2,526.08 | \$994.68 | \$356.64 | \$254.47 |
| Jeff DiNoceuto | Matthew Cano | Paula Cooper | Nicholas Suboleski | Godley Varghese |
| \$4,440.08 | \$2,517.79 | \$856.40 | \$353.27 | \$249.03 |
| Erik Graham | Scott Shirk | James England | Stephen Maloney | Justin Smith |
| \$4,378.52 | \$2,370.25 | \$823.65 | \$345.87 | \$244.21 |
| Iran Satti | Mathew Hart | Susanne Munro | Wes Elder | Matthew Dahler |
| \$4,345.51 | \$2,361.39 | \$782.48 | \$344.27 | \$243.10 |
| Alfred O'Connor | Francisco Perez | Ed Offert | John Keiderling | Tracy Haden |
| \$4,283.91 | \$2,359.96 | \$755.65 | \$342.53 | \$241.50 |
| Jason Mollo | Tim Schroeder | Diane Carrion | Derrick Bates | Patrick Luem |
| \$3,976.87 | \$2,310.65 | \$750.78 | \$327.14 | \$238.40 |
| Doreen Foti-Ryan | Richard Spicer | Matthew Hogan | Kashif Tufail | George Noujaim |
| \$3,920.81 | \$2,298.36 | \$690.58 | \$320.31 | \$237.30 |
| Dustin Raam | Narinder Dhillon | Rob Hard | Horace Jolinson | Russell Lewis |
| \$3,792.50 | \$2,193.10 | \$681.64 | \$317.43 | \$234.90 |
| Patrick Fowler | Greg Partee | Scott Keeney | Salvatore Giacchi | Richard Refano |
| \$3,673.43 | \$2,125.70 | \$641.87 | \$316.18 | \$233.43 |
| Susan Bergh | Joshua Goodman | Steven Sequeira | Darren Wakefield | Troy Morton |
| \$3,640.52 | \$2,092.73 | \$633.41 | \$313.48 | \$231.65 |
| Maurice Davies | John McGrath | Scott Zoll | Sarah Kocinski | Gabriel Hernandez |
| \$3,543.77 | \$2,049.16 | \$610.73 | \$313.33 | \$228.81 |
| Denise Gilbert | David Iriye | Rodney Husmann | Jennifer Downey | Pamela Drury |
| \$3,479.43 | \$1,989.70 | \$528.85 | \$301.32 | \$227.88 |
| Jerald Muhammad | Kobie Samuels | Mina Eskandar | Earle Harris | James Worf |
| \$3,467.83 | \$1,905.66 | \$525.94 | \$301.00 | \$225.15 |
| Lawrence Hauck | Michael Wood | Richard Koschatsky | Stephen Poye | Nestor Arumayo |
| \$3,422.82 | \$1,890.97 | \$514.40 | \$297.99 | \$92.55 |
| Jeff Churchfield | Scott Sonnenberg | Elmore Mandell | Ronald Trombetta | |
| \$3,354.53 | \$1,839.75 | \$513.04 | \$297.65 | |
| Robert Dunn | Jeff Ribman | Mihyon Cha | Chad Carnella | |
| \$3,292.99 | \$1,773.59 | \$507.84 | \$295.38 | |
| Chris Hernandez | Roland Fletcher | Lily Tchen | Sergey Tovmenko | |
| \$3,289.50 | \$1,741.66 | \$500.12 | \$288.19 | |
| Kevin Appasamy | Roger Geering | Adam Herman | Benjamin Foti | |
| \$3,135.94 | \$1,725.58 | \$494.16 | \$285.87 | |

Total \$253,148.74

Retention Bonus

| QUALIFIER | BONUS | A&H | QUALIFIER | BONUS | A&H | QUALIFIER | BONUS | A&H |
|----------------------|------------|----------|--------------------|------------|----------|--------------------------|------------|----------|
| Timothy Cruise | \$4,946.40 | | Cary Nell | \$1,750.60 | | Angelo DiGiacomo | \$1,257.64 | \$152.62 |
| Lance Brown | \$4,922.18 | | Randolph Williams | \$1,739.89 | \$241.95 | Anthony Blinch | \$1,256.04 | |
| James Danilo | \$4,586.86 | | Hobina Selby | \$1,714.47 | | Bonnie Daley | \$1,255.27 | |
| Brian Traboulsey | \$3,779.68 | \$347.70 | Naziree Ismail | \$1,710.56 | | Tobias Jenkins | \$1,249.17 | |
| Omar Hashimi | \$3,681.38 | | Angie Winters | \$1,696.86 | | Eric Bentleris | \$1,246.95 | |
| Rosalie Zwickow | \$3,429.31 | | David Williams | \$1,683.26 | \$178.13 | Jaton Lassic | \$1,246.67 | |
| Robert Urelich | \$3,425.34 | | Ted Schilling | \$1,682.82 | | Joey Kennedy | \$1,246.50 | |
| Curt Snow | \$3,282.83 | | Andre Abramovich | \$1,676.96 | | Farrakh Kiani | \$1,241.74 | |
| Michael Snow | \$3,264.73 | \$136.08 | David Farraway | \$1,671.25 | \$213.92 | Ronald Friedlander | \$1,236.85 | |
| Michael Lau | \$3,215.47 | \$232.80 | Lynn Erickson | \$1,669.88 | | Carl Meyer | \$1,235.12 | \$141.57 |
| Kevin Haines | \$3,163.40 | \$195.70 | Spinder Bhinder | \$1,667.80 | \$194.82 | Donnie Frith | \$1,233.01 | |
| Jinshou Zhao | \$3,075.85 | | Innocent Okoko | \$1,650.96 | \$148.50 | Aaron James | \$1,230.38 | \$164.40 |
| Al-Karim Walji | \$2,969.60 | \$193.40 | Parazmit Sangha | \$1,628.34 | \$154.20 | Dan Rasm | \$1,228.62 | |
| Kathleen Loughran | \$2,944.66 | \$158.54 | Raymond Lau | \$1,602.48 | | Kimberly Morrow Gonzales | \$1,222.96 | \$133.60 |
| Alex Bluhm | \$2,924.32 | | Amarda Hloaz | \$1,601.33 | \$129.46 | Donnie Hoken | \$1,219.00 | |
| Theresa Bellajaro | \$2,925.37 | \$151.62 | James Larkin | \$1,581.69 | | Louis Costa | \$1,210.61 | |
| Lewis Proctor | \$2,908.44 | | Matthew Rogan | \$1,579.95 | \$158.85 | Kimberly Cummings | \$1,207.20 | |
| Anthony Hele | \$2,872.47 | \$388.93 | Chris Schuchman | \$1,579.20 | | Laronya Tucker | \$1,206.61 | |
| Mary Ann Gaele | \$2,854.02 | \$254.98 | Kelly Pascal | \$1,571.37 | \$148.14 | Aaron Webb | \$1,204.11 | \$117.04 |
| Sammir Hiqbel | \$2,828.64 | | Gene Harin | \$1,565.99 | | Rainey Gallani | \$1,200.96 | \$122.54 |
| Paulo Rosa | \$2,804.81 | \$232.72 | John Balecca | \$1,557.72 | | Paul Gentile | \$1,200.84 | |
| Kajevy Arora | \$2,724.83 | \$177.56 | Rene Jr. Hkare | \$1,552.98 | \$195.30 | Darren Butler | \$1,197.91 | \$99.00 |
| John Thomas | \$2,672.66 | | Joe Gonzalez | \$1,542.20 | | Christopher Howey | \$1,197.47 | \$112.75 |
| Andrew Johnson | \$2,643.21 | \$249.15 | Howard Wilson | \$1,534.93 | \$189.34 | Dustin Miller | \$1,193.82 | |
| David Thomson | \$2,620.70 | | Douglas Baskineta | \$1,533.71 | | John Farley | \$1,193.15 | |
| Havelito Pereira | \$2,605.46 | | Randy Clem | \$1,528.96 | | Robert Drapper | \$1,188.44 | |
| Max Quasem | \$2,602.62 | | Drew Pison | \$1,521.24 | | Candace Savalas | \$1,177.62 | \$106.32 |
| Nadia King | \$2,576.26 | \$152.24 | Todd Freeman | \$1,517.83 | \$158.88 | Lawrence Tenamore | \$1,177.52 | |
| Ed Ollert | \$2,555.10 | \$142.16 | Chad Dochstader | \$1,512.64 | \$104.28 | Joseph Callahan | \$1,173.42 | |
| Crystal Valentine | \$2,540.64 | | Arnold Iacovello | \$1,512.37 | | Shawn Richmond | \$1,159.47 | \$140.53 |
| Ronald Hastner | \$2,532.69 | \$306.45 | Norman Reitz | \$1,509.95 | \$182.28 | Kent Throver | \$1,152.20 | \$120.59 |
| Bryan Johnson | \$2,500.21 | | Rada Markovic | \$1,504.80 | | Alan Gilbert | \$1,149.41 | |
| James Davis | \$2,458.07 | \$123.18 | Mark Gorman | \$1,494.14 | \$140.88 | Paul Wojcik | \$1,139.91 | |
| Jay Meyer | \$2,432.17 | \$288.24 | David Wang | \$1,494.01 | | Scott Jordan | \$1,129.46 | |
| Michael Copeck | \$2,432.16 | | Eric Nichols | \$1,485.37 | | Richard DeLangis | \$1,126.43 | |
| Karen McQuaid | \$2,426.14 | \$135.60 | Jean Brinkmann | \$1,483.63 | | Robert Zeeber | \$1,122.88 | \$154.51 |
| Erin Ziegler | \$2,399.51 | | Kenneth Medina | \$1,470.57 | | Maria Redderse | \$1,117.49 | |
| Victor Quimston | \$2,381.26 | | Cesar Astralaga | \$1,463.88 | \$152.82 | Pawan Sharma | \$1,115.95 | \$106.64 |
| Sidney Hodajis | \$2,361.92 | \$186.38 | Andrew Limok | \$1,459.39 | \$159.42 | Andrew Graff | \$1,114.26 | \$102.96 |
| Arkadi Hulman | \$2,340.38 | | Diane Carnos | \$1,456.80 | | Horace Johnson | \$1,113.17 | |
| Christopher Clark | \$2,291.47 | | Johley Helley | \$1,455.39 | \$115.98 | Omeriy Gochurak | \$1,109.11 | |
| Rudi Carenzone | \$2,265.91 | | Lisa Reemer | \$1,452.58 | | Donald Goodman | \$1,099.49 | |
| Tracy Haden | \$2,257.90 | | Thomas Reddoch | \$1,450.29 | | Francine Palmer | \$1,091.67 | |
| Scott Kemmer | \$2,256.65 | | Jodie Wells | \$1,449.15 | | Dean Shore | \$1,081.25 | |
| Thomas Conolly | \$2,248.70 | \$253.18 | Kal Herman | \$1,448.92 | \$152.16 | Igor Katanov | \$1,074.94 | |
| Uly Tchen | \$2,218.11 | | Benjamin Fanelsson | \$1,448.50 | | Brian Yellon | \$1,068.71 | |
| Benjamin Mancillas | \$2,216.57 | | Ira Thompson | \$1,418.68 | | Terrence Adams | \$1,061.47 | |
| David Solomonov | \$2,197.46 | | Cary Vance | \$1,417.55 | | Stephen Coon | \$1,056.71 | |
| Alfred Brewer | \$2,189.92 | | Maxine Moody | \$1,415.15 | | Glenish Bedford | \$1,055.52 | |
| Eugene Melamed | \$2,178.09 | | John Franklin | \$1,407.49 | | Gary Fox | \$1,051.58 | |
| Guy Panno | \$2,145.70 | | Arben Teberanes | \$1,404.14 | | Philip LaCross | \$1,050.13 | |
| Jodie Samuels | \$2,127.84 | | Laroy LeStrade | \$1,404.04 | \$99.42 | Grady Richards | \$1,047.97 | |
| Michael Perkins | \$2,127.26 | | Edie Hill | \$1,402.23 | | Kevin Hoveto | \$1,046.16 | |
| Angeles Orlas | \$2,102.52 | | John Reason | \$1,400.93 | \$135.42 | Phong Nguyen | \$1,043.90 | |
| Karl Schudert | \$2,087.40 | | Reith Cornwell | \$1,400.89 | \$145.40 | John Arguello | \$1,038.09 | |
| Matthew Hoffinger | \$2,073.84 | \$235.62 | Revy Kites | \$1,399.44 | \$139.84 | Michael Leith | \$1,036.27 | |
| Stephen Perotti | \$2,055.51 | | Raed Hussibeh | \$1,398.14 | | William Sanders | \$1,032.30 | |
| Joaquin Santos | \$2,051.09 | | Maria Esposito | \$1,393.82 | | Kemmie Holmes | \$1,029.05 | \$100.32 |
| Pablo Pirela | \$2,040.48 | | Jedidah Kent | \$1,393.43 | | Anthony Walthour | \$1,027.57 | |
| Joseph Coarsey | \$2,033.64 | | Michael Walsh | \$1,390.36 | | David Hollar | \$1,023.83 | |
| Eric Labovitz | \$2,013.82 | \$247.80 | Wera Cooley | \$1,390.11 | | Nicholas Soboleski | \$1,021.97 | |
| Daniel Potiledio | \$1,995.88 | | Ging Suard | \$1,388.58 | \$148.61 | Gloria Sanchez | \$1,020.77 | |
| Kevin Appasamy | \$1,991.23 | | Leon McCubbin | \$1,362.21 | | Allen Trebellhorn | \$1,020.07 | |
| Darren Wakefield | \$1,985.67 | \$181.35 | John Jotwick | \$1,367.89 | | Gregory Drake | \$1,014.70 | |
| Joshua Goodman | \$1,980.44 | \$163.60 | Ricky Thompson | \$1,366.96 | | David Geary | \$1,014.55 | |
| Frederick Ulrich | \$1,976.58 | \$216.90 | Christopher Fare | \$1,364.97 | \$137.34 | Angelika Vasiliava | \$1,013.97 | |
| Frank Sommers | \$1,954.19 | \$874.64 | Robert Noel | \$1,363.96 | \$148.16 | Warner Noel | \$1,012.39 | |
| Katherine Tschernetz | \$1,953.83 | | Cristina Simon | \$1,360.86 | | Bishop Achilov | \$1,012.11 | |
| Abdelhadi Badreddine | \$1,947.35 | \$247.35 | Russell Lewis | \$1,357.32 | \$138.96 | Shuman Sawhney | \$1,010.63 | |
| Jack Conley | \$1,931.72 | | Peter Warfield | \$1,346.15 | | Hargara Suldbazair | \$1,007.72 | \$115.25 |
| Andrew Herbstreit | \$1,931.71 | \$673.80 | Rista Theemo | \$1,343.75 | | Lou Songmuy | \$1,005.38 | |
| David Ackerman | \$1,918.72 | | Jennifer Gilbert | \$1,338.33 | \$121.80 | Edward Dunk | \$1,005.33 | |
| Carla Miller | \$1,914.23 | | Daniel Garrett | \$1,337.83 | | John Hornak | \$1,004.74 | |
| Wai-Ming Wong | \$1,908.18 | \$164.16 | Amie Sedaghot | \$1,335.78 | | Hardeep Gura | \$1,002.88 | \$118.50 |
| Bradley Kincaid | \$1,891.66 | | David Laggan | \$1,334.95 | \$124.05 | Devard Cooper | \$999.74 | |
| Hugo Kust | \$1,891.84 | | Sarason Adhokosi | \$1,329.27 | | Arthur Greene | \$994.79 | |
| Baldinger Mayer | \$1,890.24 | | Davis Schindegger | \$1,328.03 | \$142.20 | Troy Marton | \$992.84 | |
| Dustin Baxter | \$1,887.17 | \$162.11 | Razreen Rana | \$1,318.44 | | Iryna Sudikova | \$988.36 | \$88.50 |
| Hack Bell | \$1,872.82 | | Russell Morris | \$1,317.88 | | Lakey McDonald | \$987.85 | \$100.20 |
| Jelena Thammastan | \$1,870.93 | | James Schneider | \$1,312.68 | | Stephen Poye | \$986.30 | \$100.20 |
| Derrick Bates | \$1,864.80 | \$224.10 | Costa Ryzakis | \$1,307.26 | \$137.15 | Daniel Phares | \$985.27 | \$174.35 |
| Concelor Dams | \$1,840.94 | | John Kenderling | \$1,298.76 | | Brent Carrothy | \$971.81 | \$162.15 |
| Widran Pipinic | \$1,844.67 | | Phuc Rosen | \$1,298.24 | | Gregory Eastman | \$970.97 | \$83.50 |
| Roland Cheney | \$1,812.16 | | Kandy Downs | \$1,291.49 | \$143.55 | Alla Alexander | \$962.00 | \$115.50 |
| Kendra Roberts | \$1,811.50 | | Glen VanDeSande | \$1,280.83 | | Patrick Dinan | \$960.71 | \$84.50 |
| William Burbank | \$1,799.04 | \$246.67 | Scott Johnson | \$1,272.87 | | Billy Baby | \$960.27 | \$87.90 |
| Matthew Markle | \$1,788.01 | | Patrick Parisi | \$1,267.74 | | Benic Rutledge | \$952.20 | |
| Donald McCrary | \$1,780.55 | | Thomas Tolowicki | \$1,267.43 | | Francis Tolentino | \$950.77 | |
| Michael Mooney | \$1,772.99 | \$177.88 | Nick Choptank | \$1,259.97 | | Richard Refaao | \$943.28 | |
| Tommy Oh | \$1,760.54 | | Shannon Soutard | \$1,259.14 | | Ronald Warbach | \$941.05 | \$113.25 |
| Herman Libman | \$1,760.41 | | Robert Lavallee | \$1,258.18 | | Anastasiya Fedosova | \$937.75 | \$135.05 |

Retention Bonus

| QUALIFIER | BONUS | A&H | QUALIFIER | BONUS | A&H | QUALIFIER | BONUS | A&H |
|--------------------|----------|----------|-----------------------|----------|----------|--------------------|----------|---------|
| Jared Nims | \$935.23 | \$78.75 | Isaac Powell | \$420.37 | | Sandra Carlson | \$446.88 | |
| Seiben Chant | \$912.50 | | Simone Miles | \$417.96 | | Brian Leloff | \$446.74 | |
| Joseph Day | \$910.01 | \$94.05 | Brian Greenstedt | \$416.50 | | Craig Davis | \$445.24 | \$54.48 |
| Yamara Ford | \$928.90 | \$83.05 | Alan Compest | \$413.43 | | Wayne Tindler | \$442.79 | \$78.15 |
| Jayne Spicer | \$919.41 | \$83.85 | Chad Cannella | \$412.74 | | Faye DiGirolamo | \$439.32 | |
| Claudia Rodriguez | \$912.96 | | Chris Kirby | \$412.40 | | Eric Stimpough | \$433.72 | |
| Matthew Gilstrap | \$901.89 | | Ross Paul | \$411.24 | | John Barsich | \$431.31 | \$57.87 |
| Karlton Roberts | \$896.95 | | Reneeth Maali | \$410.83 | | Ronald Mason | \$428.68 | |
| Philip Frata | \$894.73 | | Jennifer Sullivan | \$409.87 | | Lorena Barrere | \$428.47 | |
| Brian Schreier | \$894.15 | | Sean White | \$409.45 | | Chris Bereton | \$426.32 | |
| Ernest Wilmodi | \$881.49 | | Thomas Whitcomb | \$407.89 | | Oris Holland | \$423.12 | \$48.06 |
| Christopher Warden | \$874.50 | \$75.40 | Carlos Esano | \$407.74 | | Douglas Semzoff | \$422.78 | \$46.92 |
| Jada Graves | \$865.88 | | Richard Wly | \$407.70 | | Markim McCall | \$422.30 | |
| Anita Nagy | \$860.82 | | Bridget Driscoll-Hunt | \$406.85 | | Manuel Amador | \$422.10 | |
| Mitziuel Nowak | \$858.34 | | Jason Coleman | \$406.79 | | Reidney Humans | \$420.98 | |
| Heneuko Perakis | \$858.15 | | Jason Hedges | \$406.50 | | Joel Miller | \$418.76 | |
| Deborah Prial | \$854.25 | | Michael Hamel | \$404.72 | | Lamara Medina | \$418.38 | |
| Jeffrey Little | \$854.17 | | Michael Smith | \$400.42 | | Daniel Bradley | \$417.37 | |
| Sonnie Williams | \$852.24 | | Richard Greenberg | \$399.39 | | Peter Chaworth | \$415.90 | |
| Brigitte Synesael | \$850.08 | | Hanka Bogdan | \$399.06 | | Jose Dapia | \$414.91 | |
| David Hunter | \$849.24 | | Andre Takalero | \$398.12 | | Crystal Bernard | \$414.86 | |
| David Mah | \$846.30 | | Nicholas Wacht | \$395.15 | | Willie Hayden | \$413.20 | |
| Kelly Berger | \$844.55 | | Cheryl McLean | \$394.52 | \$85.82 | Clare Tolchard | \$412.32 | |
| Paul Mahoney | \$841.61 | | Harry Bueger | \$393.84 | | Phil Goetz | \$408.96 | |
| Eric Davis | \$841.12 | | Kent Campbell | \$393.21 | | Jagpal Faneja | \$407.17 | |
| Bryan Johnson | \$840.40 | | Erika Bedetti | \$389.77 | | Joseph Laughlin | \$407.04 | |
| Vann Durham | \$837.28 | | Lake Squires | \$388.83 | | Katherine Price | \$403.38 | |
| Bradford Powell | \$836.72 | | Raydo Thomas | \$387.64 | | Gerald Thow | \$402.87 | |
| Brian Dzidic | \$836.66 | | Peter Luckhurn | \$387.89 | | John Hartman | \$401.57 | |
| Claudia Ziegler | \$835.27 | | Lyzel Friedline | \$387.84 | | Frederick Huff | \$400.92 | |
| Ronald Adams | \$833.19 | | Natolph Distas | \$385.22 | | Glen Snowden | \$400.50 | |
| Rolanda Flood | \$831.32 | | Gregory Solis | \$382.54 | | Raquel Sarmiento | \$399.59 | |
| Haihan Taylor | \$828.45 | | Mary Frechette | \$381.48 | | Patrick Henderson | \$399.19 | |
| Catherine Olsary | \$828.58 | | Kevin Wardell | \$380.85 | | Benjamin Farkas | \$398.45 | |
| Steve Clayton | \$824.86 | | Joseph Burgholzer | \$378.87 | | Levir Morgan | \$395.46 | |
| Zachary Iral | \$824.02 | | Ramon Highwood | \$375.99 | \$411.69 | Hilipan Chu | \$395.11 | |
| Matthew Deep | \$824.02 | | Christopher Buczyński | \$375.44 | | Eszabetti Rozyna | \$394.01 | |
| Shannelle Hardy | \$822.97 | | John Bots | \$375.16 | | Angel Knight | \$393.52 | |
| Amanda Powell | \$818.89 | | Kaydelle Farley | \$369.81 | | Seiki Korhonen | \$393.15 | |
| Ayandra Erikson | \$816.50 | | Mitchell Duplantier | \$368.24 | | Ryan Wilkie | \$393.00 | |
| Richard Miller | \$814.44 | | Damon Costello | \$367.31 | | Patrick Ralig | \$388.97 | |
| Wim Wilhelm | \$813.34 | | Gregory Wilson | \$367.31 | | Michael Arone | \$388.45 | |
| Robert Pontefeso | \$809.71 | | Robey Hayes | \$364.43 | | Monette Robinson | \$387.72 | |
| Christopher Repasi | \$809.14 | | Deisha Hargrave | \$361.72 | | Morgan Welch | \$386.40 | |
| Robert Freitas | \$805.13 | | Michelle Hampton | \$361.61 | | Joshua Harris | \$386.40 | |
| Francesca Jenkins | \$803.53 | | James Adams | \$362.47 | | Kari Linder | \$385.50 | |
| Stephen Mahoney | \$803.44 | | Christopher Pepin | \$362.34 | \$94.85 | Sonnetta Hejral | \$384.84 | |
| Perry Mitchell | \$803.10 | \$164.32 | Michael Zoro | \$361.78 | | Allison Bankowski | \$383.05 | |
| David Siedler | \$801.40 | | Ryden Bousright | \$360.99 | | William Bouchert | \$381.00 | |
| William Boyett | \$801.23 | | Brian Hugh | \$353.87 | | Ryan Spratt | \$381.92 | |
| Towart Psolino | \$800.05 | | Anthony Connolly | \$350.23 | | Charles McGrane | \$381.25 | |
| Michael Kolasa | \$796.84 | | Finney Jatsch | \$347.45 | | James Lebel | \$381.21 | |
| Robert Levin | \$792.12 | | John Mahoney | \$346.31 | | Laura Payne | \$381.89 | |
| Juliana Duque | \$780.58 | \$141.92 | Christy Staez | \$344.75 | \$54.29 | Jennifer Buck | \$381.44 | |
| Ronald Marx | \$757.41 | \$85.95 | Scott Mellgren | \$344.60 | | James Nico | \$380.88 | |
| Ward Fukunaga | \$742.41 | \$86.47 | Timothy Hunter | \$340.55 | \$62.62 | Rene Montgomery | \$379.69 | |
| David Cook | \$725.94 | \$84.67 | Elizabeth Toller | \$331.04 | \$91.47 | Eric Filderman | \$377.55 | |
| Richard Andrichild | \$719.49 | \$96.88 | Lawrence Jiggins | \$330.68 | \$69.48 | Josine Mills | \$376.99 | |
| Jade Stevens | \$717.21 | \$109.44 | Sethan Johannsson | \$326.94 | | Gregory Carrier | \$376.57 | |
| Robert Weir | \$710.61 | \$71.91 | Cyrl Desrosiers | \$321.82 | | Irina Sigal | \$376.13 | |
| William Kahl | \$706.10 | \$96.84 | Michael Rone | \$320.38 | \$41.80 | Brian Hammond | \$375.41 | |
| Gregory Uyen | \$706.16 | \$77.00 | Loann Bortier | \$317.23 | | Chris Harrell | \$375.50 | |
| Jeremy McHair | \$701.24 | \$65.52 | Darrel Coursant | \$316.07 | \$75.33 | Benson Kirkpatrick | \$373.41 | |
| Armen Injighulyan | \$693.97 | \$79.12 | Shane Pierre | \$319.22 | | Bilgram Santho | \$371.54 | |
| Michele Mollat | \$688.23 | \$87.44 | Nestor Aramayo | \$317.01 | \$58.85 | Bruce Hennessy | \$370.65 | |
| Sergey Tommenko | \$679.04 | \$70.40 | Samuel LaSalle | \$316.55 | | Andreas Wecho | \$370.04 | |
| Ronald Gurtley | \$677.70 | \$74.40 | Preston Foster | \$315.30 | | Bernard Louza | \$368.50 | |
| Tracy Reinhardt | \$675.61 | \$95.54 | James Kuley | \$312.20 | | Ronald Taulbee | \$368.38 | |
| Gregory Clark | \$674.18 | \$65.74 | James Sals | \$311.52 | | Frank Bryant | \$367.69 | |
| Luis Hinds | \$670.09 | | Raymond Briet | \$310.85 | | Geovan Johnson | \$367.07 | |
| Hope Lee | \$664.56 | | Roger Rovekamp | \$308.77 | | Leon Thompson | \$366.86 | |
| Homern Gonzalez | \$664.30 | \$49.00 | William Childress | \$306.81 | \$40.87 | Jessica Smith | \$366.69 | |
| Dennis Peterson | \$663.05 | \$44.28 | Mark Surano | \$303.14 | \$55.90 | Justin Andrews | \$366.10 | |
| Claude Premier | \$661.27 | \$77.88 | Marcus Baulista | \$301.90 | | Dawn Chapman | \$365.86 | |
| Eric Dionne | \$654.63 | | Daniel Shaiboozi | \$301.67 | | Jonathan Yates | \$364.94 | |
| Daniel Pavak | \$655.20 | | Muzk Schmitz | \$301.89 | \$89.53 | Eddie Hood | \$364.08 | |
| Gordon Bokes | \$650.85 | \$72.08 | Roger Weir | \$300.54 | | Sarah Little | \$363.74 | |
| Michael Barrett | \$648.54 | | Scott Florin | \$300.76 | | Lupe Reyes | \$363.30 | |
| Loan Pham | \$648.24 | | Piero Salgal | \$298.50 | | Richard Eiger | \$363.06 | |
| James March | \$644.58 | | David Phlips | \$297.82 | | Sean Roginski | \$362.34 | |
| Robert Hawk | \$644.99 | | Scott Shields | \$294.84 | \$44.11 | Priscilla Anderson | \$361.58 | |
| Travis Dove | \$632.90 | | Kevin Kahl | \$295.88 | \$46.24 | Kari Huck | \$361.43 | |
| Brian Dorsky | \$632.28 | | Sylvia Winter | \$293.49 | \$55.92 | Brian Calhoun | \$360.25 | |
| Robert Ilans | \$631.38 | | Loren Carwell | \$293.38 | | | | |
| Tylerne Biddingley | \$630.15 | | Emily Ray-Bless | \$292.97 | | | | |
| Larry Chick | \$626.96 | | Robley Phoi | \$292.55 | | | | |
| Eric Marlow | \$626.74 | | Gregory Engzet | \$290.79 | | | | |
| Matthew Goertin | \$626.17 | \$63.08 | Patricia Longweider | \$289.76 | | | | |
| Yincout Terie | \$625.46 | | Samuel Galtier | \$289.47 | | | | |
| William Filzwater | \$624.24 | \$62.84 | Frank Silvera | \$289.19 | | | | |
| Darlene Foster | \$621.12 | | James King | \$287.80 | \$51.81 | | | |

Total Bonus Paid Out
\$604,339.57
Total A&H
\$19,113.01